STIC Search Report
EIC 3600

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TO: Andrew Rudy **Location: Pk. 5, 7A35** **Art Unit : 3627** **November 12, 2004** **Case Serial Number: 09/608682**	**From: Caryn Wesner-Early** **Location: EIC 3600** **PK5-Suite 804** **Phone: 306-5967** **Caryn.Wesner@uspto.gov**

Search Notes

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STIC EIC 3600
Search Request Form

137638
44

Today's Date 11/7/2001 | What date would you like to use to limit the search? For 705 list subclass: June 29, 2000 38

Name Andrew Rudy
AU 3627 Examiner # 7151
Room # 7435 Phone 308-7805
Serial # 09/608,682

Format for Search Results (Circle One): PAPER DISK EMAIL

Where have you searched so far?
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Formula for profit

profit = net interest revenue
+ other revenue
-(+)direct expense
-(+)indirect expense
-(+)risk

financial processing (computer)

STIC Searcher _____ Phone _____

Date picked up _____ Date Completed _____

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STIC Search Results Feedback Form

USPTO

EIC 3600

Questions about the scope or the results of the search? Contact ***the EIC searcher or contact:***

Karen Lehman, EIC 3600 Team Leader
306-5783, PK5- Suite 804

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- *I am an examiner in Workgroup:* ☐ *Example: 3620 (optional)*

- *Relevant prior art **found**, search results used as follows:*
  - ☐ 102 rejection
  - ☐ 103 rejection
  - ☐ Cited as being of interest.
  - ☐ Helped examiner better understand the invention.
  - ☐ Helped examiner better understand the state of the art in their technology.

  Types of relevant prior art found:
  - ☐ Foreign Patent(s)
  - ☐ Non-Patent Literature
    (journal articles, conference proceedings, new product announcements etc.)

- *Relevant prior art **not found:***
  - ☐ Results verified the lack of relevant prior art (helped determine patentability).
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Comments:

Drop off or send completed forms to EIC3600 PK5 Suite 804

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Contemporary Economics

SIXTH EDITION

Milton H. Spencer
Wayne State University

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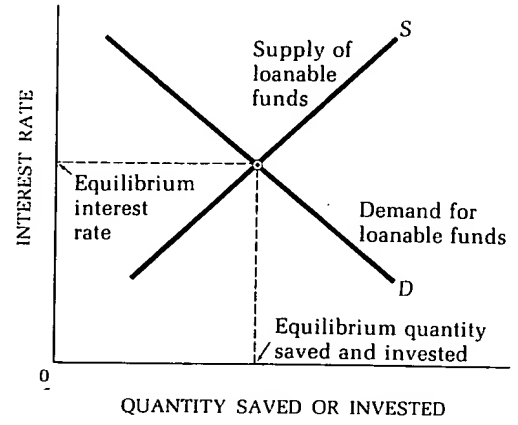
Exhibit 7
Determination of the Interest Rate



what larger quantities of loanable funds at a high interest rate than at a low one.

Actually, the determination of the interest rate has much deeper implications than is apparent from this simple supply-and-demand diagram. Government monetary, taxation, and spending policies, as explained in macroeconomics, exercise a powerful influence on the forces that help determine the interest rate. Nevertheless, you should now be able to formulate a definition of the ***loanable funds theory of interest.*** (Compare your definition with the one in the Dictionary at the back of the book.)

Conclusion: The Allocating Function of Interest

Because the interest rate is a price, it performs the same rationing function as any other price. *The interest rate allocates the economy's scarce supply of funds among those who are willing to pay for them.*

Thus, in a free market, only the most profitable investment projects—those projects whose expected return or productivity is equal to or greater than the rate of interest—are undertaken. Any project whose prospective yield is below the interest rate is dropped from consideration. In this way the interest rate directs the growth of productive capacity.

Does the interest rate actually perform this function in our economic system? For the most part the answer is *yes*, but there are some qualifications:

The interest rate in our economy is not the sole mechanism for allocating scarce funds—for two reasons:

1. The government allocates some of the available capital to projects that it believes to be in the public interest, regardless of their financial profitability.
2. The unequal distribution of bargaining power among borrowers may enable many large firms to borrow on more favorable terms (at lower interest rates) than most small firms. This is true even when the latter have relatively greater prospects for growth.

Theory of Profit

You have learned that ***profit*** or net revenue represents the difference between total revenue and total cost. Profit is thus a *residual* or *surplus* over and above normal profit. It accrues to the entrepreneur after all costs, including explicit costs and implicit costs, have been deducted from total revenue. What does economic theory tell us about the determinants of profit? What functions does profit perform?

The history of economics reveals a number of theories of how profits are derived. Today, three are generally recognized as being particularly relevant:

1. Friction and monopoly theory.
2. Uncertainty theory.
3. Innovation theory.

This system of classification is not all-inclusive and any one of the theories may contain elements of the others. The system merely emphasizes the main lines that have been followed in the course of thinking on the subject.

ECONOMICS

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ECONOMICS

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ply always creates its own demand: general overproduction is an impossibility."

Today, mainstream macroeconomic theory holds otherwise. We see that saving and investment respond not only to interest rates, but also to the levels of output and income. A deep and prolonged depression can leave a country with a smaller supply of capital—thus lowering potential GNP and raising real interest rates.

The economic policies of the early 1980s illustrate such shifts. As a result of the macroeconomic policies taken in 1979–1981, the country ended up with a tight monetary policy and an expansionary fiscal policy. Such a policy shifted the supply of capital to the left in Figure 30-2. In the end, by 1985 the United States inherited a smaller capital stock and lower potential output than it would have enjoyed under a macroeconomic policy mix that produced lower real interest rates.[5]

Many today call for a reversal of such a mix—desiring a policy that would promote saving and investment. Such debates are a reminder that the need to shape an appropriate policy for saving and investment, to change the long-run capital stock and real interest rate in desired directions, is one of the most sobering tasks of governments today.

PROFITS

In addition to wages, interest, and rent, economists often talk about a fourth category of income: profits. What are profits? How do they differ from interest and the returns to capital more generally?

In this section we will look carefully at the definition of profits, then explore different roots of profit income.

Reported Profit Statistics

When statisticians calculate profits, what do they usually include? This issue was discussed in detail in Chapter 6 (on national-income accounts) and in the Appendix to Chapter 20 (on firm accounting), but let's reiterate the definition here.

Profits are defined as the difference between a firm's (or an economy's) total revenues and its total costs. Thus, start with total sales. Subtract out all expenses (wages, salaries, rents, materials and fuels, interest, excise taxes, and the rest). What is left over is the residual called *profits*.

The profit figures reported by national-income accountants are limited to the profits of corporations. In 1983, corporate profits before taxes were $225 billion (after certain adjustments for changing prices and depreciation accounting). Companies paid $76 billion of taxes, paid $73 billion out in dividends, and retained the balance. (For some purposes, people may include in profits the earnings of unincorporated businesses, but this is not done in the official national accounts.)

Corporate profits after taxes, in the market economies of the 1980s, are significantly below 8 percent of total GNP. The *real* return on American corporate capital (defined as profits divided by the dollar cost of capital goods) has averaged about 8 percent per annum in the last 15 years. Note that this average yield is well above the real interest rate on safe assets shown in Figure 30-3. Why is the rate of profit so high? Or is it? We now turn to this issue.

Determinants of Profits

What determines profits? The following list provides some of the explanations that have been given over the years.

1. Profits as implicit returns. To the economist, profits are a hodgepodge of different elements. Obviously, part of reported profits is merely the return to the owners of the firm for their own labor or their own invested funds, i.e., for factors of production supplied by them.

For example, part may be the return to the personal work provided by the owners of the firm—by the doctor or lawyer who works in a small professional corporation. Part may be the rent return to self-owned natural resources. In large corporations, most profits are the *implicit* return to in-

[5]This effect is closely related to the burden of the public debt, explored in section B of Chapter 17.

vested capital. (Recall Chapter 21's discussion of implicit costs and opportunity costs, page 469.)

Thus some of what is ordinarily called profit is really nothing but rentals, rents, and wages under different names. *Implicit* rentals, *implicit* rent, and *implicit* wages are the names economists give to the earnings on factors that the firm itself owns.

2. Profits as reward for risk bearing. If the future were perfectly certain, there would be no opportunity for a bright young person to come along with a revolutionary innovation. Everything would already be known. A half-century ago, Chicago economist Frank Knight suggested that *all true profit is linked with uncertainty or imperfect information*. Put differently, once the implicit returns—the pure interest on capital, implicit wages on managerial labor, and so forth—are subtracted, what remains is a return for bearing uncertainty.

Default In examining this theory, modern economics specifies three kinds of risks that lead to profits. The first kind of risk that leads to profits is *default risk*. Because there is a possibility that an enterprise will go under—this even applies to giants like Continental Illinois Bank, Eastern Airlines, or Chrysler Corp.—the return to invested capital must include a premium for default. This default premium should add enough to the return on capital to cover the risk of an enterprise going bankrupt.

Risk Bearing A second source of risk is the return to *pure* or statistical *risk*. A company may have good and bad years, just as a farmer may face good or bad weather. Put differently, even though two firms may have the same average net revenues year in and year out, one may show highly volatile earnings (like a steel or auto firm) while another may be very stable (like telephone or beverage firms). Investors are averse to risky situations. Thus, when they are unable to insure or diversify their risks, *investors require a risk premium added to returns to offset their risk aversion.*

How does this relate to profits? First, profits are the most volatile component of national income. Indeed, in the Great Depression, profits were actually negative. Moreover, there is no way of buying an insurance policy to offset the inherent and non-diversifiable risks from owning a portfolio of corporations. Thus, there is a significant risk premium included in the profit return to corporate capital.

How large is this risk premium? We do not know for sure, and the premium probably changes over time. Recent studies suggest, however, that between 3 and 6 percentage points of the annual profit rate on corporate capital is reward for bearing risk.

Innovation A third kind of risk contributing to profits is the *reward for innovation and enterprise.* Let us subtract from measured profits the implicit return for owners' labor, capital, and land. Subtract a default premium. Even subtract an estimate of the reward for risk bearing. Would there be nothing left?

In a world of perfect competition and no economic evolution, there would be no further profits at all. Let's see why.

Firms might still be reporting some profit figures to the press. But under these ideal equilibrium conditions, the implicit returns to the labor and property supplied by owners, along with the reward for risk bearing, would exactly swallow up all the profits reported. Why? Because owners would be getting for their owned factors and risk incurred exactly what those services were worth in competitive markets.

To put the point differently, free entry of numerous competitors would, in a static world of perfect knowledge, bring price down to cost. The only sustainable profits in such a world would be the competitive wages, rentals, rent, and return for risk bearing.

We do not live in such a dreamworld. In the world as we know it, there is a chance for someone with a brand-new idea to invent a revolutionary medicine or computer or software program—to promote a new product or find a way to lower costs of an old one.

Let's call the person who does any of these

things an *innovator* or *entrepreneur*. We can identify *"innovational profits" as the temporary excess return to innovators or entrepreneurs.*

Don't confuse innovators with managers. We see huge corporations run by managers who own less than 1 percent of the common stock. These managers are talented at oiling the wheels of industry; and like any other factor of production, they move into those jobs where they will receive the highest wages.

Innovators are different. They are increasingly trying to carry out new activities. Here is the person with vision, originality, and daring. Although not the scientist who invents the new process, the innovator is the one who successfully introduces it. Maxwell developed the scientific theory of radio waves, Hertz discovered them experimentally, but Marconi and Sarnoff made them commercially profitable. Carlson invented Xerography, made a personal fortune, and launched a great firm, Xerox. On the other hand, De Forest, who discovered the triode tube, also sought to put his inventions to commercial use. Yet he went broke a number of times and often pulled down many starry-eyed investors with him. Many try; few succeed.

Every time there is a successful innovation, a temporary pool of monopoly is created. For a short time, innovational profits are earned. These profit earnings are temporary and are soon competed out of existence by rivals and imitators. But just as one source of innovational profits is disappearing, another is being born. So these innovational profits will continue to exist.

3. Profits as monopoly returns. Innovational profits shade off into our last category. Many people are downright suspicious of profit. The critics of profits do not see them as implicit rentals or return for risk bearing in competitive markets. Their image of the profiteer is more likely that of a fellow with a penchant for sly arithmetic who somehow exploits the rest of the community.

Presumably what critics have in mind is a third quite different meaning of profit: *profit as the earnings of monopoly.*

A firm may have substantial economic power in a market. If you are the sole owner of an important patent, it will pay you to charge a price so as to limit its use. If audiences swoon to your singing as to nobody else's, then you will have to remember that the more you sing, the lower will be the price the customers will pay for your singing. If the demand curve for your computer or auto slopes down, you can make extra profits by reducing your supply.

What does all this add up to? It means that, *as soon as there is an appreciable departure from perfect competition, you soon realize that you can raise your profits or earnings by restricting supply.*

Hence, the last view of profits as a monopoly return runs as follows: Part of what is called profit is the return to market or monopoly power. If economic regulation limits the number of trucking firms that can ship goods from Atlanta to Mobile, trucking firms will earn artificially high, monopoly profits on that route. If the contrived monopoly is a patent on a valuable process, the monopoly return might show up as the profits of the firm that owns the patent. In each case, profits are the excess return gained by someone who has market power.

Awash with Profits?

This brief survey of different theories reveals many sources of profits. Which is most important? No definitive answer can be given. But given all the ways that firms can extract profits in a modern economy—implicit returns; rewards for default, risk bearing, and innovation; and returns to monopoly power—we would expect to see the coffers of American corporations awash in cash.

Surprisingly, however, they are not. Over the last 15 years, corporations earned a quite modest rate of return on their investments—only about 8 percent in real terms. And for the last decade the ratio of the market value of corporations (i.e., the value of their stocks and bonds) to the value of their land, plant, and equipment (called "Tobin's Q") has been substantially less than 1. In 1981, for example, every $100 worth of corporate tangible assets sold for only $70 on stock and bond markets.

This low level of corporate profitability is a puzzle to many observers. It does suggest, however, that some of the arguments about extraordinary monopoly power of large companies are exaggerated, and that the forces of competition among American corporations are powerful.

The Next Steps

With this discussion of the return to capital, our treatment of pricing of factors of production is completed. We are now ready to move on to Part Six, where many of the themes in this part will be reviewed. In addition, in the next part, we will weigh the major issues of design of an economic system: How do the prices and quantities in all the markets interact in a general equilibrium of markets? How does government intervene to change the allocation of resources? What are the possible conflicts between equity and efficiency? What are the alternative economic theories or systems and how do they compare with modern mixed capitalism?

SUMMARY

1. Return to reread the key definitions of terms listed under "Review," p. 653 above.

2. We can apply primary factors of production, land and labor, in indirect ways by introducing intermediate productive factors called capital goods. It is taken as a technological fact that this "roundaboutness" yields a positive rate of return, where this rate of return is subject to the usual law of diminishing returns.

3. Assets generate streams of income in future periods. By calculating the present value, we can convert the stream of returns into a single value today. This is done by asking what amount of dollars today will generate the stream of future returns, when invested at the market interest rate.

4. Interest is a device that serves two functions in the economy. It provides an incentive for people to save and accumulate wealth—for retirement, for a rainy day, for heirs. But the interest rate is also a rationing device; it allows society to select only those investment projects with the highest rates of return. However, as more and more capital is accumulated, and as the law of diminishing returns sets in, the rate of return on capital and the interest rate will be beaten down by competition. As interest rates fall, this is a signal to society to adopt projects that have lower rates of return.

5. Saving, in the sense of waiting for future consumption goods rather than consuming now, interacts with the technical net productivity of capital goods to determine interest rates, the rate of return on capital, and capital formation. Thus, in a simplified, classical world of full employment and a single homogeneous and mobile capital good, we can see how interest rates and the rate of return to capital are determined. The supply of capital is provided by households who are willing to sacrifice consumption today in return for a larger consumption tomorrow. The demand for capital comes from firms that have a variety of investment projects. In long-run equilibrium, the interest rate is thus determined by the net productivity of capital and the extent to which households are willing to postpone consumption today for consumption tomorrow.

6. Important qualifications of classical capital theory include the following: Lack of perfect foresight means that capital's return is highly volatile as expectations, technology, and income levels change. Also, classical theory ignores deviations from full-employment output. Finally, to get the real rate of interest, one must subtract the rate of inflation from the nominal rate of interest.

7. Profits are revenues less costs. Reported profits are chiefly corporate earnings. Economically, we must distinguish three different categories. Perhaps the most important is the view of profit as an implicit return. Firms generally own many of their own nonlabor factors of production—land, capital, patents. Sometimes, the owners' compensation is included in profits. In these cases, the implicit return to unpaid or owned land, labor, or capital is part of profits.

8. Uncertainty is pervasive in economic life. Profits include three different kinds of reward associated with uncertainty.

   (a) The return to investment is uncertain. Part of the return is simply the extra profit in good economic weather to compensate for the losses during economic storms such as bankruptcy or depression. This is the extra return to cover default risk.
   (b) In addition, some of the risks borne by firms cannot be diversified or insured against. But firms' owners are averse to risk—they must be compensated by risk premiums to coax them to hold such risky assets. This second element is thus return for risk bearing.
   (c) Finally, in a world of incessant innovation, entrepreneurs earn profits or high temporary earnings from innovation.

9. Profits may result from firms exercising market power—on their patents, special privileges, or other kinds of monopolies.

CONCEPTS FOR REVIEW

capital, funds
rate of return on capital, interest rate
indirect roundabout production methods and diminishing returns
present value by $V = \$N/i$
implicit rewards to factors in profits
uncertainty and profits: default risk, return to risk bearing, innovation
twin elements in interest determination: returns to roundaboutness and impatience
real vs. nominal interest rate

QUESTIONS FOR DISCUSSION

1. Give some examples of efficient roundabout processes; of "produced" or "intermediate" outputs that serve in their turn as inputs.

2. Contrast three "prices" of capital: (a) rental of a capital good, (b) rate of return on a capital good, and (c) interest rate.

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         (c) 2002 The Gale Group
File 139:EconLit 1969-2004/Oct
         (c) 2004 American Economic Association

Set     Items   Description
S1    1072222   PROFIT? ? OR GAIN? ? OR RETURN? ? OR ROI
S2   11219447   EQUAL? ? OR MEANS OR DEFIN? OR FORMULA? ? OR CALCULAT??? OR
             FIGUR??? OR COMPUTE? ? OR DETERMIN???
S3    1219340   REVENUE? ? OR RECEIPTS OR EARNING? ? OR INCOME OR INTEREST
            OR ROYALTIES OR SALES
S4    6175997   LESS OR MINUS OR DIFFERENCE OR SUBTRACT??? OR DEDUCT??? OR
            DECREAS???(3W)BY OR REDUC? OR DIMINUTION OR DIMINISH??? OR DE-
            CREMENT? ?
S5    3571419   EXPENSE? ? OR RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERT-
            AIN? OR LOSS?? OR DANGER? ? OR UNPREDICABILIT? OR FLUCTUAT? OR
             COST? ? OR EXPENDITURE? ? OR DISBURSEMENT? ? OR LIABILITY OR
            LIABILITIES?
S6      80973   S1(10N)S2
S7        691   S3(S)S4(S)S5(S)S6
S8        251   S3(10N)S4(10N)S5(10N)S6
S9         15   S8 FROM 347, 350, 371
S10         9   IC=G06F-017?
S11         9   S9 AND S10
S12         9   IDPAT (sorted in duplicate/non-duplicate order)
S13         9   IDPAT (primary/non-duplicate records only)
S14       236   S8 NOT S9
S15        37   COMPUTER? ? OR CPU? ? OR PROCESSOR? ? OR SERVER? ? OR HARD-
            DRIVE? ? OR HARD()DRIVE? ? OR MINICOMPUTER? ? OR MICROCOMPUTE-
            R? ? OR PC
S16        27   S14(S)S15
S17        20   S16 NOT PY>2000
S18        20   S17 NOT PD=20000630:20041231
S19        20   RD (unique items)
S20        29   S13 OR S19
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20/3,K/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO

07240756 **Image available**
SYSTEM FOR MEASURING VaR OF PORTFOLIO

PUB. NO.: 2002-109207 [JP 2002109207 A]
PUBLISHED: April 12, 2002 (20020412)
INVENTOR(s): MIKAMI AKIHISA
APPLICANT(s): NISSAY ASSET MANAGEMENT CORP
APPL. NO.: 2000-295786 [JP 2000295786]
FILED: September 28, 2000 (20000928)

INTL CLASS: **G06F-017/60** ; G06F-019/00

ABSTRACT
... VaR measuring system by which analysis is performed from various angles with little Var4 measurement **difference** in managing the **risk** of portfolio for a comparatively long term.

SOLUTION: A set of programs for measuring a **risk** and a correlative coefficient from the **earning** rate of a benchmark in the past at each property constituting the portfolio, the property configuration ratio of the portfolio, a **return** and the past benchmark and **calculating** the VaR of the portfolio is downloaded from an investment information providing side unit to...

20/3,K/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO

06948154 **Image available**
HOME TRADE SYSTEM PERFORMING REALIZED PROFIT AND LOSS EVALUATION BY SIMPLE DATA MANAGEMENT

PUB. NO.: 2001-175706 [JP 2001175706 A]
PUBLISHED: June 29, 2001 (20010629)
INVENTOR(s): NAKAMURA AKIHIKO
YOSHIDA YUKIHISA
NODA KENICHI
TAWA KENICHI
KUROSE JUNICHI
APPLICANT(s): NOMURA SECURITIES CO LTD
NRI & NCC CO LTD
APPL. NO.: 11-359566 [JP 99359566]
FILED: December 17, 1999 (19991217)

INTL CLASS: **G06F-017/60**

ABSTRACT
...brand, a transaction type, the number of transacted stocks and a current price, a realized **profit** and **loss** evaluating **means** 14 which **calculates** the **difference** between **costs** needed for the number of sold stocks and the **sales** amount of a real transaction from the **cost** before the transaction and the number of stocks before the transaction and updates the **cost** before the transaction and the number of stocks before the transaction and a realized profit...

20/3,K/6 (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO

05690863 **Image available**
ESTIMATING METHOD FOR PROFIT PLAN

PUB. NO.: 09-305663 [JP 9305663 A]
PUBLISHED: November 28, 1997 (19971128)
INVENTOR(s): TAKAHASHI SHOJI
KIMURA TETSUHIRO
APPLICANT(s): KAWASAKI STEEL CORP [000125] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-116074 [JP 96116074]
FILED: May 10, 1996 (19960510)

INTL CLASS: **G06F-017/60** ; **G06F-017/00** ; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To easily check the improvement plan of increasing **profit** by predicting **sales** quantity, **determining** a producing **means**, predicting the product **cost** required for **sales**, predicting the **sales**, predicting the profit provided from the **difference** between product **cost** and the **sales** and checking the improvement plan for increasing the profit covering producing and vending...

20/3,K/7 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

015811089 **Image available**
WPI Acc No: 2003-873293/200381
XRPX Acc No: N03-697751
Estimation apparatus for debt evaluation in retirement plan, estimates pension assets and computes fluctuation factor corresponding to fluctuation components in retirement plan, based on which debt is estimated
Patent Assignee: MITSUBISHI SHINTAKU GINKO KK (MITS-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 2003331101	A	20031121	JP 2002140994	A	20020516	200381	B

Priority Applications (No Type Date): JP 2002140994 A 20020516
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003331101	A		6	G06F-017/60	

Abstract (Basic):
... The pension assets is estimated based on specific formula. The **fluctuation** factor corresponding to **fluctuation** components in retirement plan, is **computed** based on the **difference** of **profit** and **loss determined** from the **difference** of the performance **interest** rate and sample **interest** rate. The debt is estimated based on the estimated pension assets and **fluctuation** factor.
International Patent Class (Main): **G06F-017/60**

20/3,K/8 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX

015370372
WPI Acc No: 2003-431310/200341
XRPX Acc No: N03-344287
Antifalse effect declared mathematical expression
Patent Assignee: ZHANG J (ZHAN-I)
Inventor: ZHANG J

Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
CN 1395207 A 20030205 CN 2002136396 A 20020806 200341 B

Priority Applications (No Type Date): CN 2002136396 A 20020806
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
CN 1395207 A G06F-017/60

Abstract (Basic):
... Suppose: the anti-falsepayment is X% of the **cost** of products; the **cost** price of the product is M; the gross profit rate is Y%; the pure-interest rate is Z%; N is the total **sales** volume. With the anti-false technique being used, the increased pay out would be **less** than or equal to XMN% and if the **sales** volume increases 1%, then the **profit** generated is greater than or **equal** to (1+X%) (Y%+Z%) MN. This shows if anti-false **expenditure** occupying the product **cost** do not exceed the X the %, with the anti-false technique being used, the gross ...
International Patent Class (Main): **G06F-017/60**

20/3,K/9 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014479289 **Image available**
WPI Acc No: 2002-299992/200234
XRPX Acc No: N02-234989
Price determination system of profitable article, has calculation units that store predetermined interest coefficients which are selectively multiplied with net profit for profit interest calculation
Patent Assignee: NIPPON FUDOSAN DATA BANK KK (NIFU-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
JP 2002063258 A 20020228 JP 2000246581 A 20000816 200234 B

Priority Applications (No Type Date): JP 2000246581 A 20000816
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2002063258 A 20 G06F-017/60

Abstract (Basic):
... Calculation units have a database to store **interest** coefficients of several articles. The **calculation** units **compute** net **profit** of an article by **subtracting** the annual maintenance **cost** from the annual gross **income** , and **computes profit interest** based on the product of net **profit** or reference **interest** and **interest** coefficient.
International Patent Class (Main): **G06F-017/60**

20/3,K/10 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

6788919 INSPEC Abstract Number: B2001-01-0140-073, C2001-01-0230-051
Title: The relationship between R&D spending and shareholder returns in the computer industry
Author(s): Mank, D.A.; Nystrom, H.E.
Author Affiliation: Missouri Univ., Rolla, MO, USA
Conference Title: Proceedings of the 2000 IEEE Engineering Management Society. EMS - 2000 (Cat. No.00CH37139) p.501-4

Publisher: IEEE, Piscataway, NJ, USA
Publication Date: 2000 Country of Publication: USA viii+695 pp.
ISBN: 0 7803 6442 2 Material Identity Number: XX-2000-02016
U.S. Copyright Clearance Center Code: 0 7803 6442 2/2000/$10.00
Conference Title: Proceedings of the 2000 IEEE Engineering Management Society. EMS - 2000
Conference Sponsor: IEEE Eng. Manage. Soc
Conference Date: 13-15 Aug. 2000 Conference Location: Albuquerque, NM, USA
Language: English
Subfile: B C

...Abstract: firms within an industry. Other studies have significantly related announced increases in firm R&D **expenditures** to positive, short term share price response. However, **less** research is available that relates R&D spending to the firms' actual future returns to shareholders. In this study, R&D as a percent of **revenue** at the firm level within the **computer** industry is correlated to the **return** to shareholders in later years. The years 1992-1994 are used to set the firms' routine R&D spending levels as a percent of **revenues** . Stockholder **returns** by firm are **calculated** over the years 1993-1997 and are compared to the firms' R&D spending levels in the previous years. The **computer** industry was chosen for this study because of its fast paced rate of technology change...

20/AA,AN,AZ,TI/1 (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07314942
INTEREST FLUCTUATION RISK MEASUREMENT METHOD IN BANK ALM

APPL. NO.: 2000-383636 [JP 2000383636]

20/AA,AN,AZ,TI/2 (Item 2 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07240756
SYSTEM FOR MEASURING VaR OF PORTFOLIO

APPL. NO.: 2000-295786 [JP 2000295786]

20/AA,AN,AZ,TI/3 (Item 3 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

06948154
HOME TRADE SYSTEM PERFORMING REALIZED PROFIT AND LOSS EVALUATION BY SIMPLE DATA MANAGEMENT

APPL. NO.: 11-359566 [JP 99359566]

20/AA,AN,AZ,TI/4 (Item 4 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

06848127
PRODUCTION MANAGING METHOD, AND ITS DEVICE AND ITS RECORDING MEDIUM

APPL. NO.: 11-246060 [JP 99246060]

20/AA,AN,AZ,TI/5 (Item 5 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

05904718
DESIGN VERIFICATION TIME DECIDING METHOD FOR MASS PRODUCTION PRODUCT AND DESIGN PLANNING SUPPORT DEVICE

APPL. NO.: 08-343400 [JP 96343400]

20/AA,AN,AZ,TI/6 (Item 6 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

05690863
ESTIMATING METHOD FOR PROFIT PLAN

APPL. NO.: 08-116074 [JP 96116074]

20/AA,AN,AZ,TI/7 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015811089
WPI Acc No: 2003-873293/
Estimation apparatus for debt evaluation in retirement plan, estimates pension assets and computes fluctuation factor corresponding to fluctuation components in retirement plan, based on which debt is estimated

Local Applications (No Type Date): JP 2002140994 A 20020516
Priority Applications (No Type Date): JP 2002140994 A 20020516

20/AA,AN,AZ,TI/8 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015370372
WPI Acc No: 2003-431310/
Antifalse effect declared mathematical expression
Local Applications (No Type Date): CN 2002136396 A 20020806
Priority Applications (No Type Date): CN 2002136396 A 20020806

20/AA,AN,AZ,TI/9 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014479289
WPI Acc No: 2002-299992/
Price determination system of profitable article, has calculation units that store predetermined interest coefficients which are selectively multiplied with net profit for profit interest calculation
Local Applications (No Type Date): JP 2000246581 A 20000816
Priority Applications (No Type Date): JP 2000246581 A 20000816

20/AA,AN,AZ,TI/10 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

6788919 INSPEC Abstract Number: B2001-01-0140-073, C2001-01-0230-051
Title: The relationship between R&D spending and shareholder returns in the computer industry

20/AA,AN,AZ,TI/11 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

02218509 INSPEC Abstract Number: C84014981, D84000820
Title: Software licences: a murky tax territory

20/AA,AN,AZ,TI/12 (Item 3 from file: 2)
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

00489805 INSPEC Abstract Number: C73006340
Title: Economic justification of computer control systems

20/AA,AN,AZ,TI/13 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01600618
STUDIER AV FORUTNYTTELSEN HOS HYBRIDER OG LINJER INNEN VERPEHONS
Original Title: STUDIES ON FOOD EFFICIENCY IN HYBRIDS AND STRAINS OF LAYING HENS (CROSSBREEDING)

20/AA,AN,AZ,TI/14 (Item 2 from file: 35)
DIALOG(R)File 35:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01273309
THE EFFECT OF AIRLINE DEREGULATION ON THE FINANCIAL CONDITION OF THE

AIRLINE INDUSTRY

20/AA,AN,AZ,TI/15 (Item 3 from file: 35)
DIALOG(R)File 35:(c) 2004 ProQuest Info&Learning. All rts. reserv.

813816
A STUDY OF SPECIFIC CURVILINEAR BREAK-EVEN FUNCTIONS WITH VARYING INFLATIONARY COST AND SELLING PRICES

20/AA,AN,AZ,TI/16 (Item 1 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

06267924
CORPORATE FOCUS; UNION PACIFIC'S TIGH-TECH STYLE GENERATES BUSINESS

20/AA,AN,AZ,TI/17 (Item 2 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

06032469
OLIVETTI PLANS REORGANIZATION, SECOND SINCE '88

20/AA,AN,AZ,TI/18 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09089479
Action Computer shares fall
UK: ACTION COMPUTER SHARES DOWN

20/AA,AN,AZ,TI/19 (Item 2 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06628267
RM to reap rewards of investment
UK: GROWTH PREDICTED FOR RM GROUP

20/AA,AN,AZ,TI/20 (Item 3 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06347584
Suomalaiset ovat pUUsseet vedonly6nnin makuun
FINLAND: SPORTS GAMBLING INCREASINGLY POPULAR

20/AA,AN,AZ,TI/21 (Item 4 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06138363
Metal Containers on loss
SINGAPORE: METAL CONTAINERS EXPLAINS LOSS

20/AA,AN,AZ,TI/22 (Item 5 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05682278
P&P opts for direct sales as prices fall
UK - P&P FOCUSSES ON DIRECT PC SALES

20/AA,AN,AZ,TI/23 (Item 6 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05666170
Wholesale Fittings dips to Pounds 934,000
UK - WHOLESALE FITTINGS REPORTS FALL IN INTERIM

20/AA,AN,AZ,TI/24 (Item 7 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04034516
MOTOROLA PROFIT FALLS
US - MOTOROLA PROFIT FALLS

20/AA,AN,AZ,TI/25 (Item 8 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

03738192
SMT GOUPIL EXPECTS PROFITS FOR YEAR
FRANCE - SMT GOUPIL EXPECTS PROFITS FOR YEAR

20/AA,AN,AZ,TI/26 (Item 9 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

02784530
MARKT & TECHNIK VERLAG REPORTS TURNOVER UP IN 1989
W GERMANY - MARKT & TECHNIK VERLAG REPORTS TURNOVER UP IN 1989

20/AA,AN,AZ,TI/27 (Item 10 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

02620419
AT&T ANTICIPATES PROFITS FOR COMPUTER DIVISION IN 1990
US - AT&T ANTICIPATES PROFITS FOR COMPUTER DIVISION IN 1990

20/AA,AN,AZ,TI/28 (Item 11 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

02284401
LEARMONTH & BURCHETT REPORTS FALL IN INTERIM PRE-TAX PROFIT
UK - LEARMONTH & BURCHETT REPORTS FALL IN INTERIM PRE-TAX PROFIT

20/AA,AN,AZ,TI/29 (Item 12 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

01178392
DDT TAKES PROFIT FALL OF 50%
UK - DDT TAKES PROFIT FALL OF 50%

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?show files;ds
File 348:EUROPEAN PATENTS 1978-2004/Oct W05
         (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20041111,UT=20041104
         (c) 2004 WIPO/Univentio

Set     Items   Description
S1     374970   PROFIT? ? OR GAIN? ? OR RETURN? ? OR ROI
S2     199362   REVENUE? ? OR RECEIPTS OR EARNING? ? OR INCOME OR INTEREST
             OR ROYALTIES OR SALES
S3    1252706   LESS OR MINUS OR DIFFERENCE OR SUBTRACT??? OR DEDUCT??? OR
             DECREAS???(3W)BY OR REDUC? OR DIMINUTION OR DIMINISH??? OR DE-
             CREMENT? ?
S4     732959   EXPENSE? ? OR RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERT-
             AIN? OR LOSS?? OR DANGER? ? OR UNPREDICABILIT? OR FLUCTUAT? OR
              COST? ? OR EXPENDITURE? ? OR DISBURSEMENT? ? OR LIABILITY OR
             LIABILITIES?
S5      87993   S1(10N)(EQUAL? ? OR MEANS OR DEFIN? OR FORMULA? ? OR CALCU-
             LAT??? OR FIGUR??? OR COMPUTE? ? OR DETERMIN???)
S6        112   S2(10N)S3(10N)S4(10N)S5
S7     452381   COMPUTER? ? OR CPU? ? OR PROCESSOR? ? OR SERVER? ? OR HARD-
             DRIVE? ? OR HARD()DRIVE? ? OR MINICOMPUTER? ? OR MICROCOMPUTE-
             R? ? OR PC
S8         20   S6(S)S7
S9      47381   IC=G06F-017?
S10        75   S6 AND S9
S11        13   S8 AND S9
S12        13   IDPAT (sorted in duplicate/non-duplicate order)
S13        13   IDPAT (primary/non-duplicate records only)
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13/3,K/8 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00937178 **Image available**
CYBER TRADING SERVICE DEVICE AND METHOD FOR ANALYZING BUY QUANTITY
DISPOSITIF DE SERVICES DE COMMERCE ELECTRONIQUE ET PROCEDE D'ANALYSE DE TITRES ACHETES

Patent Applicant/Inventor:
YANG Yong-Cheol, 201, 115-10, Bangi2-dong, Songpa-ku, 138-052 Seoul, KR, KR (Residence), KR (Nationality)
Legal Representative:
YOU ME PATENT & LAW FIRM (agent), 825-33 Teheran Bldg., Yoksamdong, Kangnam-ku, 135-080 Seoul, KR,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200271297 A1 20020912 (WO 0271297)
Application: WO 2002KR406 20020308 (PCT/WO KR0200406)
Priority Application: KR 200112117 20010308; KR 200153959 20010903; KR 20023317 20020121
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK
SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11943

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description
Claims

Detailed Description
... T1 7a, and inputs the stock price list, the buy quantity, and the buy unit **cost** to the profit and **loss** analysis program 230c in step T-17b. Next, the **CPU** 210 divides the stock price of the stock price list by the buy price to calculate the **earning** rate for each stock price in step T1 7c, **subtracts** the buy unit **cost** from the stock price of the stock price list to **calculate** a **profit** and **loss** depth in step T1 7d, and multiplies the profit and loss depth by the quantity...

Claim
... price in the stock price list to be a sell price, to perform profit and **loss** analysis.
1 0. The device of claim 9, wherein the profit and **loss** analysis program includes steps of:
dividing the stock price in the stock price list by the buy price to calculate the **earning** rate;
subtracting the buy unit **cost** from the stock price in the stock price list to **calculate** the **profit** and **loss** depth; and
multiplying the **profit** and **loss** depth by the quantity to **calculate** the total **profit** and **loss** for each stock price.
1 1. A cyber trading service method for providing a cyber...

...a plurality of client PCs, comprising:

transmitting stock price information to a corresponding clien t **PC** when a user selects a predetermined issue on a buy order screen through a cyber trading system in the client **PC** ;
receiving the user's account number from the client **PC** , inputting a
previously deposited money amount to a previously established calculation program to calculate a buy price list, and outputting calculation results to the
corresponding client **PC** ; and
receiving the user's issue code and buy price from the client **PC** , and inputting the corresponding issue's standard price and buy price to the previously...

...calculation program to calculate a quantity list, and outputting calculation results to the corresponding client **PC** .

12 The method of claim 1 1, wherein the quantity list includes information on buyable...

13/3,K/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00764251 **Image available**
SYSTEMS AND METHODS FOR WEALTH MANAGEMENT
SYSTEMES ET PROCEDES DE GESTION DU PATRIMOINE
Patent Applicant/Assignee:
TONKA GROUP LLC, 13033 Ridgedale Drive, Minnetonka, MN 55350, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
SMITH Mark J, 13033 Ridgedale Drive, Minnetonka, MN 55350, US, US (Residence), US (Nationality)
Legal Representative:
VIKSNINS Ann S (agent), Schwegman, Lundberg, Woessner & Kluth, P.O. Box 2938, Minneapolis, MN 55402, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200077673 A2 20001221 (WO 0077673)
Application: WO 2000US16804 20000616 (PCT/WO US0016804)
Priority Application: US 99139682 19990616
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14443

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim
... claim 1 1, wherein the method further
includes performing a profit analysis, wherein performing the **profit** analysis
includes:
calculating a lending **profit** , wherein **calculating** a lending **profit**

includes:
calculating a loan value **cost** ; and
subtracting the loan value **cost** from the **interest** **formula** value; and
calculating an insurance policy **profit** ; wherein **calculating** an insurance
policy **profit** includes:
calculating a **cost** for issuing and maintaining the insurance policy;
subtracting the **cost** for issuing and maintaining the insurance policy from a forecasted return value; and
performing a...

13/3,K/13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00350170 **Image available**
SALES PROMOTION DATA PROCESSOR SYSTEM AND INTERACTIVE CHANGEABLE DISPLAY PARTICULARLY USEFUL THEREIN
SYSTEME DE MACHINE DE TRAITEMENT DES DONNEES DES PROMOTIONS DE VENTE ET AFFICHAGE INTERACTIF MODIFIABLE PARTICULIEREMENT UTILE DANS CE SYSTEME
Patent Applicant/Assignee:
HELFGOTT & KARAS P C,
ELDAT COMMUNICATION LTD,
TEICHER Mordechai,
HALPERIN Avner,
Inventor(s):
TEICHER Mordechai,
HALPERIN Avner,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9632683 A1 19961017
Application: WO 96US4848 19960410 (PCT/WO US9604848)
Priority Application: IL 113352 19950413; IL 116636 19951231
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 9214

Main International Patent Class: **G06F-017/06**
Fulltext Availability:
Detailed Description

Detailed Description
... is the price charged for the respective item if its price is not to be **reduced** ; it is determined separately by the merchant, and may include preliminary price **reduction** , for instance, under seasonal or manufacturer-promoted **Sales** .

" **COST** " is included to allow **profit** **calculation** , if **profit** **reduction** criteria are used to **calculate** **reduced** prices. "IN INVENTORY" refers to the quantity currently in inventory and is continuously updated by...compared to the "CURRENT AVERAGE SALES", "PRESENT SALE STATUS" is a parameter set by the **computer** to zero is there if no Sale then in effect on the specified item, or...

13/AN,AZ,TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01525836
Apparatus, system and method for information providing business
Apparat, System und Verfahren fur einen Informationen bereitstellenden Betrieb
Appareil, systeme et methode pour une entreprise fournissant des informations
APPLICATION (CC, No, Date): EP 2002006549 020320;
PRIORITY (CC, No, Date): JP 2001206320 010706

13/AN,AZ,TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01075025
SIMULTANEOUS COMPARISON OF MORTGAGE INFORMATION AND ASSET ACCUMULATION INFORMATION
COMPARAISON SIMULTANEE D'INFORMATION D'HYPOTHEQUE ET D'INFORMATION D'ACCUMULATION D'ACTIF
Application: WO 2003US15478 20030515 (PCT/WO US03015478)

13/AN,AZ,TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01073230
POINT OF SALE COMPUTER SYSTEM DELIVERING COMPOSITED TWO- AND THREE-DIMENSIONAL IMAGES
SYSTEME INFORMATISE DE POINT DE VENTE FOURNISSANT DES IMAGES COMPOSITES EN DEUX OU TROIS DIMENSIONS
Application: WO 2003US17529 20030603 (PCT/WO US03017529)

13/AN,AZ,TI/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01055558
SYSTEM AND METHOD FOR INCREASING YIELD FROM PERFORMANCE CONTRACTS
SYSTEME ET PROCEDE POUR AUGMENTER LE RAPPORT DE CONTRATS AXES SUR LE RENDEMENT
Application: WO 2003US10204 20030403 (PCT/WO US03010204)

13/AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00987285
METHOD FOR ADDING METADATA TO DATA
PROCEDE PERMETTANT D'AJOUTER DES METADONNEES A DES DONNEES
Application: WO 2002US25700 20020814 (PCT/WO US0225700)

13/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00980767
METHOD FOR DISCRIMINATIVELY PROVIDING SERVICE POINTS BASED ON CONSUMER'S CREDIT DEGREE IN ELECTRONIC BUSINESS USING INTERNET
PROCEDE D'OCTROI SELECTIF DE POINTS DE SERVICES FONDE SUR LE DEGRE DE CREDIT D'UN CONSOMMATEUR DANS LE DOMAINE DES AFFAIRES ELECTRONIQUES SUR L'INTERNET
Application: WO 2002KR1380 20020724 (PCT/WO KR0201380)

13/AN,AZ,TI/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00965507
A SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN
SYSTEME ET PROCEDE PERMETTANT DE CREER UN REGIME DE RETRAITE A PRESTATIONS DEFINIES FINANCE PAR UNE POLICE D'ASSURANCE VIE VARIABLE ET/OU UNE POLICE A ANNUITES VARIABLES
Application: WO 2002US18228 20020606 (PCT/WO US0218228)

13/AN,AZ,TI/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00937178
CYBER TRADING SERVICE DEVICE AND METHOD FOR ANALYZING BUY QUANTITY
DISPOSITIF DE SERVICES DE COMMERCE ELECTRONIQUE ET PROCEDE D'ANALYSE DE TITRES ACHETES
Application: WO 2002KR406 20020308 (PCT/WO KR0200406)

13/AN,AZ,TI/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00934942
DIGITAL ONLINE EXCHANGE
ECHANGE NUMERIQUE EN LIGNE
Application: WO 2002US5938 20020227 (PCT/WO US0205938)

13/AN,AZ,TI/10 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00840961
METHOD AND SYSTEM FOR MANAGING THE MANUFACTURE OF CUSTOMIZED GOODS
PROCEDE ET SYSTEME DE GESTION DE LA FABRICATION DE BIENS PERSONNALISES
Application: WO 2001US8771 20010319 (PCT/WO US0108771)

13/AN,AZ,TI/11 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00806384
NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE
Application: WO 2000US32324 20001122 (PCT/WO US0032324)

13/AN,AZ,TI/12 (Item 12 from file: 349)
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00764251
SYSTEMS AND METHODS FOR WEALTH MANAGEMENT
SYSTEMES ET PROCEDES DE GESTION DU PATRIMOINE
Application: WO 2000US16804 20000616 (PCT/WO US0016804)

13/AN,AZ,TI/13 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00350170
SALES PROMOTION DATA PROCESSOR SYSTEM AND INTERACTIVE CHANGEABLE DISPLAY

PARTICULARLY USEFUL THEREIN
SYSTEME . DE MACHINE DE TRAITEMENT DES DONNEES DES PROMOTIONS DE VENTE ET AFFICHAGE INTERACTIF MODIFIABLE PARTICULIEREMENT UTILE DANS CE SYSTEME
Application: WO 96US4848 19960410 (PCT/WO US9604848)

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?show files;ds
File  9:Business & Industry(R) Jul/1994-2004/Nov 10
        (c) 2004  The Gale Group
File 15:ABI/Inform(R) 1971-2004/Nov 12
        (c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/Nov 12
        (c) 2004 The Gale Group
File148:Gale Group Trade & Industry DB 1976-2004/Nov 11
        (c)2004 The Gale Group
File160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File624:McGraw-Hill Publications 1985-2004/Nov 10
        (c) 2004 McGraw-Hill Co. Inc
File268:Banking Info Source 1981-2004/Nov W2
        (c) 2004 ProQuest Info&Learning
File625:American Banker Publications 1981-2004/Nov 09
        (c) 2004 American Banker

Set     Items   Description
S1    5193372   PROFIT? ? OR GAIN? ? OR RETURN? ? OR ROI
S2    8556283   EQUAL? ? OR MEANS OR DEFIN? OR FORMULA? ? OR CALCULAT??? OR
               FIGUR??? OR COMPUTE? ? OR DETERMIN???
S3   11097412   REVENUE? ? OR RECEIPTS OR EARNING? ? OR INCOME OR INTEREST
              OR ROYALTIES OR SALES
S4    6219076   LESS OR MINUS OR DIFFERENCE OR SUBTRACT??? OR DEDUCT??? OR
              DECREAS???(3W)BY OR REDUC? OR DIMINUTION OR DIMINISH??? OR DE-
              CREMENT? ?
S5    9753415   EXPENSE? ? OR RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERT-
              AIN? OR LOSS?? OR DANGER? ? OR UNPREDICABILIT? OR FLUCTUAT? OR
               COST? ? OR EXPENDITURE? ? OR DISBURSEMENT? ? OR LIABILITY OR
              LIABILITIES?
S6     247257   S1(10N)S2
S7       9618   S3(S)S4(S)S5(S)S6
S8     146343   S1(5N)S2
S9    1542735   S4(5N)S5
S10      1779   S3(10N)S8(10N)S9
S11   5501728   COMPUTER? ? OR CPU? ? OR PROCESSOR? ? OR SERVER? ? OR HARD-
              DRIVE? ? OR HARD()DRIVE? ? OR MINICOMPUTER? ? OR MICROCOMPUTE-
              R? ? OR PC
S12        56   S10(S)S11
S13        38   S10(10N)S11
S14        34   S13 NOT PY>2000
S15        34   S14 NOT PD=20000630:20041231
S16        29   RD (unique items)
```

16/3,K/14 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

01624827 Supplier Number: 42006267 (USE FORMAT 7 FOR FULLTEXT)
Tight margins for resellers
Computer Reseller News, p29
April 15, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 660

... an analyst with Needham & Co. Inc., New York.
"All stores have a certain level of **sales** that must be met to cover fixed **expenses** . When **sales** are crummy, it **diminishes** margins and potential **profit** ," said Buyer.
Indeed, personal- **computer** **sales** through the channel dropped 11 percent in December year-to-year, while January **sales** were up only 1 percent year-to-year, according to Store-Board/Computer Intelligence.
"It...

16/3,K/27 (Item 2 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)

02055743
ElectroSound Group - Sales, Profits & Dividends
Annual Report 1988 p. 0

... results are disappointing in spite of the 6% increase in sales to $32 million. While **revenues** in our duplicating activities increased, particularly in audio tape and record pressing, changes in the mix of the business reduced **profit** levels. **Sales** in our **computer** peripheral equipment distribution activities were far **less** than anticipated, resulting in substantial **losses** .
Memory-Tech is now capable of operating at the expected production level of nearly 20...

16/AA,AN,TI/1 (Item 1 from file: 9)
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

2323865 Supplier Number: 02323865
Nihon NCR To Cut 620 Jobs

16/AA,AN,TI/2 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01816384 04-67375
Technology spending vs. knowledge

16/AA,AN,TI/3 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01369363 00-20350
Will big spending on computers guarantee profitability?

16/AA,AN,TI/4 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01324381 99-73777
Workload without payoff

16/AA,AN,TI/5 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00852955 95-02347
Computer 2000 shows flying colors

16/AA,AN,TI/6 (Item 5 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00631527 92-46467
Lowdown on High Tech: What's What on the Computer Scene

16/AA,AN,TI/7 (Item 6 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00156024 81-25901
Retailers a Real Alternative

16/AA,AN,TI/8 (Item 7 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00104510 79-19571
Economic Evaluation of Computers by Smaller Companies

16/AA,AN,TI/9 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06206309 Supplier Number: 54155783
Data Systems & Software Inc. Announces Results for the Year Ended December 31, 1998.

16/AA,AN,TI/10 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06008240 Supplier Number: 53405595
Nihon NCR To Cut 620 Jobs 12/14/98.

16/AA,AN,TI/11 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

03773844 Supplier Number: 45365891
U.S. Sugar Market: Recent Trends, Current Situation, and Outlook to the Year 2000

16/AA,AN,TI/12 (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

02398708 Supplier Number: 43154599
SCS/COMPUTE REPORTS FIRST QUARTER RESULTS; HIGHLIGHTS OUTLOOK FOR TAX SOFTWARE; DISCUSSES IMPLICATIONS FOR FULL YEAR

16/AA,AN,TI/13 (Item 5 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

02300160 Supplier Number: 43009513
JAM POSTS PROFIT FOR FIRST QUARTER 1992

16/AA,AN,TI/14 (Item 6 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

01624827 Supplier Number: 42006267
Tight margins for resellers

16/AA,AN,TI/15 (Item 7 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

01403519 Supplier Number: 41673446
ALLOU HEALTH & BEAUTY CARE REPORTS RECORD OPERATING REVENUES AND EARNINGS FOR SECOND QUARTER AND FIRST HALF; PROJECTS ANOTHER RECORD YEAR

16/AA,AN,TI/16 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08200212 SUPPLIER NUMBER: 17552561
Compaq reports record profits, Digital back in black. (DEC, Compaq, Compaq Canada, Informix Corp and Control Data Systems post profits)

16/AA,AN,TI/17 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08104636 SUPPLIER NUMBER: 17335033
British Airways.(performance of British Airways assessed)

16/AA,AN,TI/18 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07557016 SUPPLIER NUMBER: 16359494
Heuristics and biases in timing the replacement of durable products.

16/AA,AN,TI/19 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06144524 SUPPLIER NUMBER: 12711742
NORTH STAR UNIVERSAL, INC. ANNOUNCES THIRD-QUARTER 1992 RESULTS

16/AA,AN,TI/20 (Item 5 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

04610410 SUPPLIER NUMBER: 09135435
Cash-poor computer store fails in competitive market. (MicroAge Computer Stores Inc.)

16/AA,AN,TI/21 (Item 6 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

04055469 SUPPLIER NUMBER: 07448690
Zenith reports second-quarter loss. (Zenith Electronics Corp.)

16/AA,AN,TI/22 (Item 7 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03326539 SUPPLIER NUMBER: 06061243
Expert views vary on effects of stock panic on food field.

16/AA,AN,TI/23 (Item 8 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03143142 SUPPLIER NUMBER: 04615535
Motorola Inc. reports record sales and higher earnings for 1986.

16/AA,AN,TI/24 (Item 9 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03132760 SUPPLIER NUMBER: 04808446
A spate of earnings surprises. (stock picks and market forecasts)

16/AA,AN,TI/25 (Item 10 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

02488705 SUPPLIER NUMBER: 03962524
The IRS versus the tax shelter.

16/AA,AN,TI/26 (Item 1 from file: 160)
DIALOG(R)File 160:(c) 1999 The Gale Group. All rts. reserv.

02250418
ZENITH BACK IN RED

16/AA,AN,TI/27 (Item 2 from file: 160)
DIALOG(R)File 160:(c) 1999 The Gale Group. All rts. reserv.

02055743
ElectroSound Group - Sales, Profits & Dividends

16/AA,AN,TI/28 (Item 3 from file: 160)
DIALOG(R)File 160:(c) 1999 The Gale Group. All rts. reserv.

01523005
Honeywell to sell its computer operation to French, Japanese.

16/AA,AN,TI/29 (Item 1 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

Wells Fargo fund hits $70 million